

The Times-Dispatch
 Business Office.....Times-Dispatch Building
 10 South Tenth Street.
 South Richmond.....1020 Hull Street
 Washington Bureau.....Munsey Building
 Petersburg Bureau.....109 N. Rycamore Street
 Lynchburg Bureau.....215 Eighth Street
 BY MAIL One Six Three One
 POSTAGE PAID. Year. Mon. Mos. Mo.
 Daily with Sunday.....\$6.00 \$3.00 \$1.50 .50
 Daily without Sunday.....4.00 2.00 1.00 .25
 Sunday edition only.....2.00 1.00 .50 .25
 Entered January 27, 1905, at Richmond, Va., as second-class matter under act of Congress of March 3, 1879.

By Times-Dispatch Carrier Delivery Service in Richmond (and suburbs) and Petersburg—
 Daily with Sunday.....15 cents
 Daily without Sunday.....10 cents
 Sunday edition only.....5 cents

MONDAY, JULY 7, 1913.

PROTEST BY COMPARISON.

Virginia is a very great Commonwealth. It is great in noble traditions of past society and dead leaders. It is great in the physical structure of its mountains, plains and waters, and this is supplemented by the salubrious and fruitfully climate wherewith it is blessed. It is great in material resources, and the opportunities for genuine earthly happiness. It is great in the fundamental quality of its people. It is great in the charm and beauty of its social life. It is great, last of all, in its possibilities for the future, both for its own people and for the Union of States and for the whole race.

These things The Times-Dispatch believes with a passionate and devoted faith. Yet it does not believe that Virginia is perfect. Therefore, against the evils in our life, it protests with all the wisdom and courage it can muster. One method of this protest is by comparison. We desire to better Virginia by pointing out wherein other communities surpass this community.

Not everything that is good for another group of people under different conditions is good for Virginia. We do not think every bad in government or in belief should be seized upon and held up as a model for our servile imitation. Indeed, we believe there are some priceless things in Virginia that may be lost by the too sudden impact of outside ideas. There is a conservatism that really means conserving, as well as one that means dry-rot and decay. For such conservatism of many of the noble ideals of Virginia, we shall labor without ceasing.

Yet there is no ideal nobler than that of the open and receptive spirit toward progress and improvement. To be able to learn from the success of others is a wonderful achievement. Hence we conceive it to be no disloyalty to point out honestly wherein Virginia falls short, and set forth wherein the experience of other States can teach us a beneficial lesson. This is not smirching our own people. It is an endeavor to make them wiser and happier. It does not mean that we discredit Virginia or that we seek a chance to heap reproaches on her name. It means that we have great faith in her liberal spirit, and that we believe her people will be grateful for whatever light we can throw upon their needs.

The man who believes Virginia is perfect is a fool. The man who believes that we can live in the present on what our ancestors did in the past is blind. The man who fears to be compared to a standard and measured by truth is a coward. There are not many such among us.

We shall protest, and we shall compare. We shall point out shortcomings and failures. We shall suggest innovations and experiments. We shall initiate in social and political matters the noteworthy example now being given us by Virginia farmers. They knew they had good soil and climate. They went out into all the world and learned how other farmers were cultivating to get the best results. They are getting better crops by this comparison. We have the people and the energy. We shall seek out how other societies are perfecting themselves, and we shall urge the importation of their methods. In the end, we shall get better crops of citizens.

HIRING ELECTRICITY.

Laziness is the mother of invention. Summer heat is the mother of laziness. There you have the origin of the electric iron, colicoot and toaster. They make the work easier in hot weather. Electric implements generate less real warmth in the room than do the old-fashioned coal or gas-heated instruments. They concentrate the heat so that less does the work, and the time is shortened. They also cut down the toll needed to carry fuel in and ashes out, and to "clean up." They are convenient, and, if expensive in themselves, make up the difference in comfort and health.

For these reasons, we believe electric implements of many kinds will be gradually substituted for clunker tools. Instead of hiring servants, we will hire the fairy in the wires. Housework will be lighter and housewives happier. On the other hand, the electric power companies will profit. Their business will expand, and it will expand in the very way they want. For this new call for electricity will come when the expensive generators often lie idle. To carry what is known as the "peak of the load," power houses must have a certain maximum current capacity. This heaviest demand comes about 6 o'clock in winter, especially in December. It is caused by the combined drain of street cars and lighting. What the companies want to do is to keep this entire equipment busy all the year and all the day. It is up to them to extend the use of current.

In summer the demands of trans-

portation and light are decreased. The current ought to be diverted to these labor-saving devices at a reduced rate. The domestic use of electricity will come during the day hours. It will distribute the load over twenty-four hours. It will fall toward evening, when the general demands rise again. Here is something for the power seller to consider.

The extension of electricity to a hundred household uses is but a matter of time. It is valuable for anything that demands concentrated heat for a short time. It is also becoming valuable for producing concentrated cold. We do not refer to the increasing popularity of fans, but to the actual process of refrigeration. In cities already the very modern houses are equipped with a small refrigerating plant instead of an icebox. You can get your own cold from the plug on the wall. Before long we shall be cooling our dwellings in summer from a central machine as we heat them in winter from a furnace.

Finally, anything that needs power can use electricity through a motor. Washing, sweeping, scrubbing, and all forms of household drudgery can be made easier by the magic of the "juice." All of this depends on cheap power. The companies can make bigger dividends, and the consumer be happier by getting together. Then when the current comes from the water power now going to waste all over Virginia, life will be a long sweet dream.

TRIED AND FOUND WANTING.

One thing is certain about the next House of Delegates of Virginia. Now blood, crimson and warm from the heart of the people, is being pumped into its arteries. In many cases, legislators of long experience have been left at home and will be left at home. The people are looking for progressive lawmakers and not for professional politicians. In some communities, where new men have not appeared, the electorate has no choice, but in others popular protest against inefficient legislators has manifested itself in unmistakable emphasis at the polls. The legislator who has had an opportunity to serve the people efficiently and who has failed is left at home, and the new man, untried and inexperienced, finds himself face to face with a like opportunity.

Scan the roll of candidates and you will find the names of many young men. Herein is a distinctly encouraging sign. Legislation is simply the transaction of the people's business, and the expression of the people's will. Business men are much more sorely needed in the House of Delegates than politicians. Wherever the people have an opportunity to send a business man of ability and efficiency to the House over some word juggler who, however experienced, is nothing more than a common or Jimson weed variety of politician, let them elect the business man. A man who has made good as a merchant can easily make good as a legislator. There are no mysteries about legislation. It is as simple as hitching up a horse. If honestly done, legislators are not like lodge members, who keep on mounting higher and higher in degrees as they go on.

The people are judging members of the last House of Delegates upon their records, and will elect or reject them accordingly. Where there is choice between a member of the last House who was and is a reactionary and an untried man who is a progressive, the people should elect the new and possibly inexperienced man. Mark you, my masters, the thing that counts most in the shaping of statutes for the State is not experience, but cast of mind. No man, however experienced, however able, is a good legislator unless he is of a progressive frame of mind. The man to send to the House of Delegates is the man who is genuinely dissatisfied with present social, economic and governmental conditions in Virginia, and who believes that ours can, and ought to be, a nobler and more enlightened Commonwealth.

Have you noticed how often in the day's news there appears the brief statement: "Patrols of Boy Scouts acted as guides"? It is sometimes varied to read "ushers" or to "preserve order." Yet the keynote is always service. In Richmond we have seen the little brown-clad youngsters, with their peaceful, but highly efficient, staves, keeping back the crowd at a recreation festival. In Washington they did more than the police to make possible the passage of the suffrage parade last March. The past week they have acted as guides to the returning veterans at Gettysburg, and many a feeble old soldier has been cared for after sunstroke, or directed through the maze of a city of tents by the eager boy whose creed places service first.

It is not too much to say that the Scouts are helping American youth to manliness and self-control more than any other single agency. This training is developing character and self-reliance. It is furnishing the only control a boy really knows—the control of energetic action. He gets rid

of his spirits in a safe and educational way, instead of through vicious outlets.

If there be one direction in which the Scouts need to develop it is in what may be called the home-making virtues. The outdoor and away from home pleasures should not be permitted to interfere with the duties that should devolve upon every boy who must sooner or later become the head of a home. Too long has the American man regarded home as a place for women. He has felt satisfied to make the money and turn it over to his wife for expending, without thinking that this outgoing activity is just as important as the income. We do not advocate making of men either nurses or cooks, but we do believe they should understand and sympathize with woman's burden.

The Scouts are getting valuable lessons in this line. We know of one who is doing the family cooking while his elders are away on a vacation. He enjoys this now as a species of camping out. Later he will find it has enlarged his vision and broadened his knowledge of human life. We hope the Scouts will not be too entirely devoted to woodcraft and sport to learn something of home-craft and honest chores.

THE BALLOT THAT PARALYZES DEMOCRACY.

Ohio is endeavoring to shorten its ballot by an amendment to the State Constitution making the Attorney-General, State Auditor, State Treasurer and Secretary of State appointive by the Governor. To this reform each of the three parties in that State is committed.

Ohio now has one of the longest ballots in the world. The people there are often called upon to fill forty-eight offices in a single election. That is three times as many as are elected in New York State, and twenty times as many as in other democratic nations.

By a long ballot is meant a ballot by which the people must at one time elect a great number of officers. Such ballots befuddle the voters, and were intended to befuddle them. The longer the ballot, the harder for the people to keep track of candidates and keep grafters and inefficient placemen from sneaking in. The long ballot can be intelligently used only by experts. It is a snare. It virtually disfranchises the people and vests supreme power in politicians.

The short ballot movement aims to reduce the number of offices which are to be filled by popular election. It requires the people to elect only to those offices in which they are really interested. It centres responsibility in a few elected officers for the many subordinates whom they appoint.

Why should the State not have the same system of filling offices that the Federal government has? Why should not the people in the State elect only the Governor, Lieutenant-Governor and the Legislature, just as in the nation they elect simply the President, Vice-President and Congress? If it is unnecessary for the people in the nation to elect the Secretary of State, the Secretary of the Treasury, the Commissioner of Education and the Attorney-General, is it not equally unnecessary for the people, or their representatives in the State, to elect their Secretary of the Commonwealth, State Auditor, Superintendent of Public Instruction and Attorney-General? If the people in the nation can trust the President to appoint these officers, why cannot the people in the State trust the Governor to name like officers?

The Short Ballot Bulletin says that "a moment's reflection ought to show that the people's power is not altered a particle by such a consolidation. The people get a more powerful Governor in exchange for a weak Governor and four little officers. . . . If the President's Cabinet were separately elective, it is easy to see how a proposal to make it appointive would cause the same alarmists with talk of 'power being taken away from the people' who think that shortening the ballot takes power away from the people would be obliged logically to argue that a man who tied his five bundles into one big bundle thereby lost four of them."

The longer the ballot, the less the people rule and the more the politicians rule. "The long ballot is the politician's ballot, the short ballot is the people's ballot."

THE ECONOMY OF BIRD PROTECTION.

Edward H. Forbush, State ornithologist of Massachusetts, calculates that the heavy toll levied on this country annually by insects amounts to \$800,000,000, exclusive of the immense amounts spent in labor and insecticides to rid the nation of its insect incubus. Confining himself solely to the estimate of the crop loss due to insect depredations, he figures that the average annual loss to each of the 6,329,987 farms in the United States is \$126.56. There are 478,451,750 acres of improved land in this country, and it is these acres that sustain the heaviest losses. Insects destroy at the rate of \$1.67 a year for every acre of improved land in the United States.

It is a fact that in nature's scheme there is but one force powerful enough to prevent the destruction of the world's vegetation by insects, and that is the activity of insectivorous birds. Yet we thoughtlessly and recklessly kill such birds. Their useful agency has been greatly weakened because of the reduction in their number. When we realize more keenly the value of our little feathered friends, we shall have a State system to protect them and cause them to increase in number and in service.

"What do the people want?" thundered a Fourth of July orator, and "a fresh kid" in the crowd yelled: "A rest."

In West Point people have supper out in the yard, which we think a pleasing custom it to be copied wherever there are people who are fortunate enough to have yards.

On the Spur of the Moment

By Roy K. Moulton

The Bridegroom.
 He isn't quite worth mention.
 They give him no attention.
 Ignored at his own wedding. That
 is his certain fate.
 He may try to look pleasant.
 But folks don't know he's present;
 They never think about him unless
 he's one hour late.

They quite forget the hero.
 They all rave o'er the shero.
 The best man gets more notice than
 does the poor old groom.
 Though he is quite essential,
 He fills a place potential.
 Nobody glances at him when he
 comes in the room.

They ask: "Who is the rummy,
 The sickly clothing dummy,
 Who stands up by the altar and sees
 the bow-knot tied?"
 They think he's some waiter
 Who's been called in to cater.
 Or else a distant cousin or uncle of
 the bride.

The bachelor days are over.
 No more is he in clover.
 Oblivion he's entered. Deny the fact
 who can.
 No more is he worth mention;
 They give him no attention;
 He's gone into seclusion. He is a
 married man.

According to Uncle Abner.
 A parade of a fire will always get a
 crowd. There is no charge for admission.

Miss Amy Stubbs's new skirt is so
 tight that she looks like a letter "T."
 "Arguing" on religion is like eating
 spaghetti. There ain't no end to it.
 The automobiles have put a crimp
 in the business of the fellers who sell
 straw hats for horses.

There ain't no feller who knows more
 about international politics than the
 one who sits on the cracker barrel in
 front of the grocery store in the little
 dingy station village.
 If every feller could have his neighbors
 roasted in the news paper, this
 would be a great world in which to
 live, for everybody would be satisfied.
 Since the sewing circle quit for the
 summer the subscription list of the
 Hickeyville Courier has jumped 40 per
 cent. People have got to get the news
 somehow.

A man who wears a bow-behind hat
 should not be blamed. It is the fault
 of his parents for not bringing him up
 right.
 If a woman has got an electric couple
 and a three-legged pianer, there ain't
 nothing more for her to look forward
 to.

This, That and the Other.
 In speaking of uproarious Fourth of
 July celebrations, we would like to
 ask in all kindness, 'who put the "riot"
 in patriotism?

It is interesting, though sometimes
 distressing, to note that the scouting
 investigators of this country are tearing
 down our old idols at a tremendous
 rate. They call Washington a tax-
 dodger. They say Jefferson chewed
 tobacco. That John Hancock signed the
 Declaration of Independence by mistake,
 that Christopher Columbus didn't
 discover America at all, and that Paul
 Revere never was on horseback in his
 career. And they are putting to this per-
 nicious business or we shall not have
 a tradition left to stand on. If it keeps
 on, somebody will have the unlimited
 right to claim that Daniel
 Webster didn't write the dictionary.

It's a Gay Life.

We have received the following self-
 explanatory epistle:
 "Dear Sir: I want you to tell the
 people that I snap a chauffeur has who
 is in the family of an almost-rich man.
 I am chauffeur, and, believe me, there
 is nothing to it but one round of pleasure.
 All I have to do during the day
 is this:
 "Wash and polish car before breakfast."
 "Take the old man to his office."
 "Return and get my breakfast."
 "Make repairs on car."
 "Help with the housework."
 "Mow and rake the lawn."
 "Carry those packages."
 "Go and pick up luncheon guests."
 "Help serve in dining-room."
 "Wash the dishes."
 "Take the missus out calling in afternoon."
 "Go and pick up a lot of friends."
 "Act as butler during dinner."
 "Take care of the flower beds."
 "Take the family out riding in the evening."
 "Take care of the horses for the night."
 "Put the car away."
 "Then, nothing to do 'til to-morrow
 and then repeat. It's a gay life."
 "Yours,
 "PIERRE."

At Zion City.

They've barred the shirtwaist peek-a-
 gown.
 They will not stand the low-necked
 gown.
 In fact, they'll have a spotless town.
 A spotless town, that is to say,
 If women see the thing that way;
 The order is a silly stunt.
 Because, of course, the women won't.

FLIES!

Horse manure is the principal
 hatching place for flies.
 It can be made sterile with coal
 oil, carbolic acid, copperas water or
 dry loam by mixing thoroughly.
 Horsemen, stablemen, owners of
 horses and sanitary inspectors, pay
 attention! Cut this out.
 Let 1913 be a flyless year.

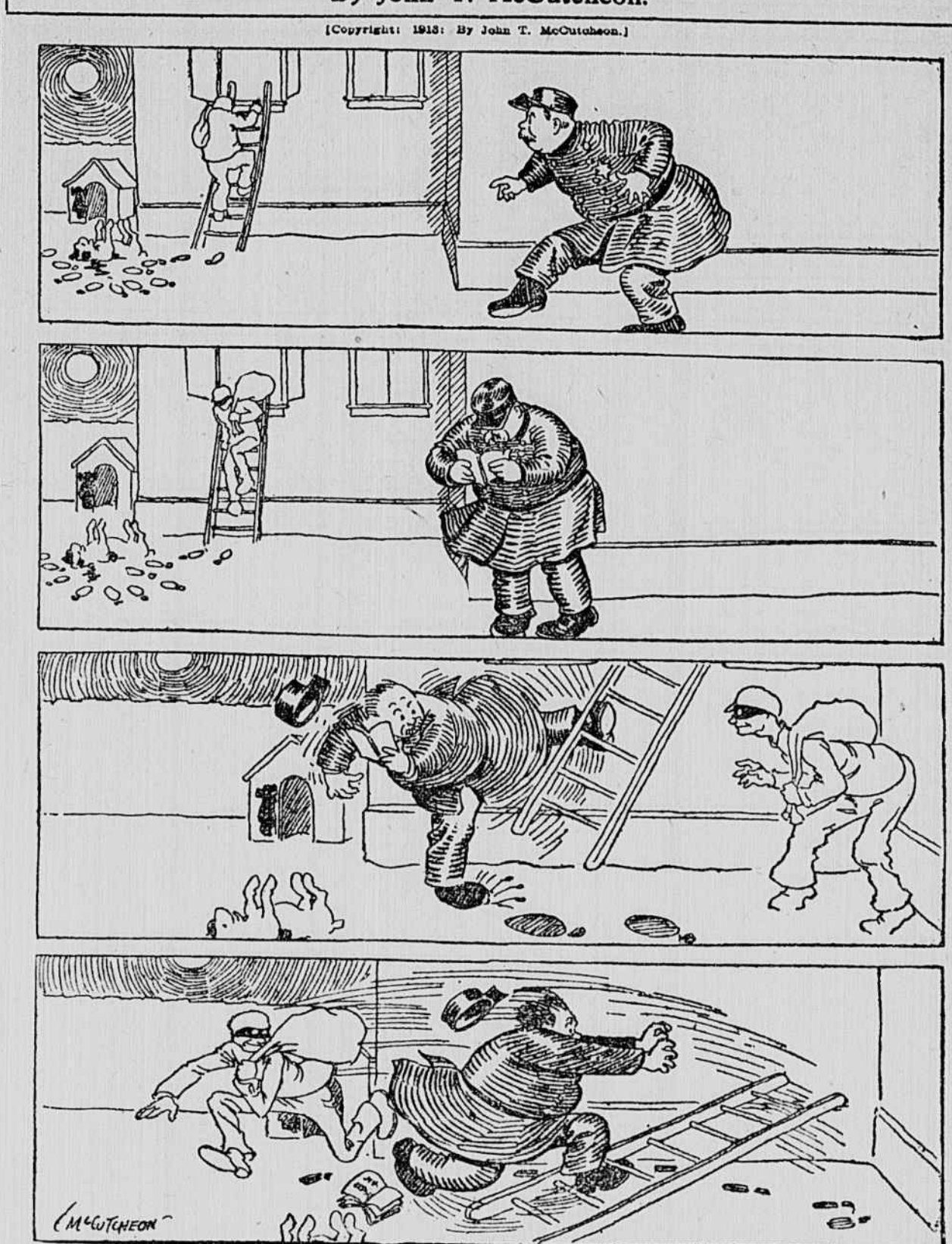
Abe Martin

Ever'body's on a vacation an' th' old town is as quiet as a prominent woman's husband. Fourth July has come an' gone an' th' lawn tie orator has a good time swingin' rings till next Declaration Day.

IT HAS BEEN PROPOSED THAT THE POLICE FORCE STUDY JIU-JITSU TO FACILITATE THE CAPTURE OF CRIMINALS.

By John T. McCutcheon.

[Copyright, 1913, By John T. McCutcheon.]



of these farmers had a fine body of timber, the second had a sawmill, the third a livery stable. They pooled their interests, and dictated the price of lumber in that neighborhood. They did their own hauling and refused to pay exorbitant rates for my team and the teams of my neighbors. They raised their own feed, and consequently declined to buy from the mill (which raised its feed, too), thereby disappointing some of our most valued citizens, who had a perfectly legitimate desire for dividends.

If time and space permitted, I could refer to many other instances of a determination upon the part of the farmers to defy the Sherman law, and then protect themselves from the consequences by a species of class legislation which will undoubtedly destroy the fundamental doctrines of Democracy.

It will never do. Not on your life. Veto that bill, Mr. President, and once more saddle the country. B. C. M. Savannah, Va.

Teeth Still in the Webb Law.

To the Editor of The Times-Dispatch: Sir—Under the headline "Teeth Are Drawn From the Webb Law," there appeared in your paper of the 29th inst. the opinion of Attorney-General McReynolds concerning that measure. It appears to the writer that the caption does not correctly express the facts in the case. It would seem to indicate that the force of the Webb law had been destroyed by the opinion of the Attorney-General in that he states that the Webb law is not a criminal statute.

This opinion in nowise affects the power or intention of the Webb law. The measure still has "teeth" in it. In these words, "An act divesting intoxicating liquors of their interstate character in certain cases." The Webb law is a special application to the liquor traffic. One of the long-delayed evidences of our claim of the right of the State to enforce its own laws without Federal interference. In the Webb law, simply the States are given the right to enforce their liquor laws against interstate shipments of liquor when intended to violate the laws of such State. The District of the United States, or place noncontiguous to but subject to the jurisdiction thereof, into any other State, Territory, or place noncontiguous to but subject to the jurisdiction thereof, which said spirituous, vinous, malted, fermented, or other intoxicating liquor is intended, received, possessed, sold, or in any manner used either in the original package or otherwise, in violation of any law of such State, Territory, or District of the United States, or place noncontiguous to but subject to the jurisdiction thereof, is hereby prohibited.

ED. J. RICHARDSON. Falls Church.

Terrible!

To the Editor of The Times-Dispatch: Sir—Since every voice seems to be against the nefarious and satanic farm who is devising inequity in the sundry civil appropriation bill (I don't know whether it should be written in capitals or not), a decent respect for the opinions of mankind compels me to announce my change of mind on that subject.

Without going into details concerning the reasons why and wherefore, some illustrations of the sinister and far-reaching devices of the ubiquitous farmer in restraint of trade point to the immediate necessity of government interference to save the country from its most unscrupulous and powerful enemies.

Not far from where your correspondent breathes the exalted atmosphere of the Alleghenies there were three farmers who joined themselves together in an enterprise by methods which for the sake of high principle ought to be investigated if it costs the country \$100,000. It will never do to exempt farm from prosecution by any sort of exception, which would thus become part of our law, an eternal and indestructible precedent for class legislation, and the legalization of lawbreaking.

The case is something like this: One

time that the two were working together in harmony and unison, and so hastening that far-off divine event to which all creation tends." EUGENIST.

"To Stella."

Thou art my guiding star, Stella;
 Thou art the light of my life,
 The thought of you will brighten my darkest hour.
 Through this weary world of strife
 And e'en should the angels beckon thee
 Across the crystal sea
 Thou still wilt be my guiding star
 In the land of golden eternity.
 When the angels their golden-dewed
 robes of forget-me-nots strew
 The brightest, purest star that gleams
 in the sapphire blue
 Will be my forget-me-not, Stella,
 from you.

So smile, smile, with your eyes, Stella,
 While earthly flowers 'round you
 cluster and bloom,
 While on a gleaming falls the
 Southern moon.
 The nightingale trills through the
 lands
 As it drinks ambrosial wine;
 Ah! methinks the harmony of heaven
 Has lowered its golden mantle down.

The Church and Eugenics.

To the Editor of The Times-Dispatch: Sir—In reply to the letter of "Layman" in to-day's (June 27) issue of your paper it should, in justice, be said that neither the eugenist nor the churchman's efforts to prevent the multiplication of disease, crime and insanity have any desire to belittle "redemption and the means of grace for which the incarnation stands."

Jesus Christ Himself, the chief cornerstone, did not disregard the power of "the physical." Indeed, in the specific illustrations of His ministry found in the gospels it was invariably with the sick or defective body that His work of regeneration logically began. In His great commission, Matt. x's, He explicitly told the twelve "to heal the sick, cleanse the leper and to cast out devils." The time of miracles is past. This is not an age of contrivances, but of control of natural law. Unless controlled, the lightning flash, the flood and the fire destroy alike the good and the evil man. After the inanimate world certain combinations of physical forces are followed by inevitable catastrophe, so in the human world certain combinations of germ plasm bring inevitable dire results. Recent developments of the study of the laws of inheritance have enabled us to formulate very precisely the workings of heredity. Beyond a shadow of doubt our 300,000 insane and feeble-minded, our 100,000 blind or deaf, the 2,000,000 that are annually cared for in our hospitals, are to a large extent the result of unfit matings.

Now that this is proven true, it does not seem rational that the church, in performing the solemn rite which she considers a sacrament, should content herself with proclaiming perfunctorily, "if any one can show cause why these two should not be joined together, let him speak now or hereafter hold his peace." "Layman" is right when he says, "Sin resides only in the will." But what is the will? The frontal lobes of the brain are the seat of the inhibitory or control centres that enable normal man through his intellect, reason, judgment and will to resist the pull of "Recent" impulses emanating from other parts of the organ. But a blow upon the head may instantaneously obliterate the conscience and the moral sense; indeed, all the higher attributes of man, his vegetative and emotional nature, are inhibited, and he is left helplessly. By means of certain matings, that the eugenist would forbid, there is introduced into the spinal cord a bacterium which finds its fatal way to the "will" centre of the brain. After its destructive work is accomplished its demented victim is dead to all "means of grace," so far as human eyes can see. Sin cannot be eliminated, but some forms of it can be prevented by the "purification of physical sources." God's laws are open to the student of science, as well as to the student of Scripture. It is high

Getting Rid of Rats.

Having suffered from an invasion of rats, I should be glad to inform W. E. Massey that the best possible way to get rid of them is to turn the task over to a competent dog. A pet fox terrier cleared out a great number of rats from a new place to which we moved and then did the same service for a neighbor, whose place was also overrun. MRS. V. E. D.

Johnny Sands.

So many requests have come for copies of "Johnny Sands" that we use one kindly sent us to reprint here.

A man, whose name was Johnny Sands,
 Had married Betty Hague,
 And tho' she brought him gold and
 lands
 She prov'd a terrible plague;
 For, oh! she was a scolding wife,
 Full of caprice and whim,
 He said that he was tired of life
 And she was tired of him,
 And she was tired of him,
 And she was tired of him.

Says he, "Then I will drown myself,
 The river runs below."
 Says she, "Pray do, you silly elf,
 I wished it long ago."
 Says he, "Upon the brink I'll stand,
 Do you run down the hill,
 And push me in with all your might."
 Says she, "My love, I will!"
 Says she, "My love, I will!"
 Says she, "My love, I will!"

"For fear that I should courage lack,
 And try to save my life,
 Pray what is the will?" The frontal lobes
 of the brain are the seat of the inhibitory or control centres that enable normal man through his intellect, reason, judgment and will to resist the pull of "Recent" impulses emanating from other parts of the organ. But a blow upon the head may instantaneously obliterate the conscience and the moral sense; indeed, all the higher attributes of man, his vegetative and emotional nature, are inhibited, and he is left helplessly. By means of certain matings, that the eugenist would forbid, there is introduced into the spinal cord a bacterium which finds its fatal way to the "will" centre of the brain. After its destructive work is accomplished its demented victim is dead to all "means of grace," so far as human eyes can see. Sin cannot be eliminated, but some forms of it can be prevented by the "purification of physical sources." God's laws are open to the student of science, as well as to the student of Scripture. It is high

And I'll prepare to run,
 And I'll prepare to run,
 And I'll prepare to run.

And down the hill his loving bride
 Now ran with all her force,
 To push him in—he stepped aside
 And she fell in, of course.
 Now splashing, dashing, like a fish,
 "Oh! save me, Johnny Sands!"
 "I can't, my dear, tho' much I wish,
 For you have tied my hands,
 For you have tied my hands,
 For you have tied my hands."

National State and City Bank

invites you to open an account, either subject to check or at 3% interest in its Savings Department.... CAPITAL AND SURPLUS \$1,000,000.00